

Investment Portfolio Management:

- Fixed Income Portfolio Management
- Alternative Portfolio Management
- Credit Analysis & Reporting

Asset Liability Management & IRR:

- ALM Reporting
- ALM Related Reports
- What-if-Scenario Analysis

Valuations and Advisory Services:

- Transaction Advisory & Purchase Accounting Reports
- Mortgage Servicing Rights Valuations
- Current Expected Credit Loss (CECL)

Daily Market Watch

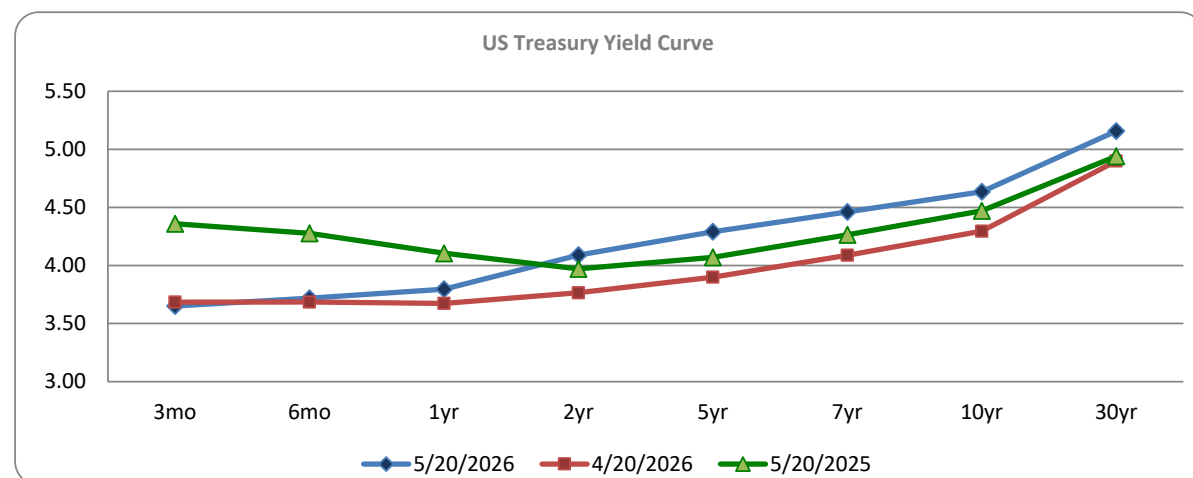
Wednesday, May 20, 2026

	Current	Yest	Dec-25	1 Yr Ago
Treasuries				
3 Mo	3.65	3.64	3.62	4.36
6 Mo	3.72	3.72	3.59	4.28
1 Yr	3.80	3.80	3.46	4.11
2 Yr	4.09	4.08	3.45	3.97
3 Yr	4.17	4.15	3.50	3.95
5 Yr	4.29	4.27	3.68	4.07
7 Yr	4.46	4.44	3.89	4.26
10 Yr	4.64	4.62	4.12	4.47
30 Yr	5.16	5.15	4.81	4.94
Bullet Agencies				
2 Yr	4.10	4.06	3.49	4.02
3 Yr	4.21	4.16	3.52	4.00
5 Yr	4.36	4.30	3.70	4.12
10 Yr	4.77	4.71	4.28	4.64
15 Yr	5.41	5.35	4.97	5.21
Bank Qualified Muni A Curve				
2 Yr	2.94	2.85	2.78	3.09
3 Yr	2.95	2.85	2.71	3.14
5 Yr	3.07	2.96	2.74	3.20
10 Yr	3.51	3.40	3.15	3.57
15 Yr	3.94	3.86	3.76	4.05

	Current	Yest	Dec-25	1 Yr Ago
SOFR				
1 Mo	3.60	3.60	3.70	4.32
3 Mo	3.64	3.64	3.66	4.32
6 Mo	3.69	3.69	3.58	4.26
1 Yr	3.82	3.83	3.42	4.06
FHLB Borrowings (Boston)				
1 Mo	3.89	3.89	3.89	4.52
3 Mo	3.83	3.83	3.83	4.53
6 mo	3.76	3.76	3.76	4.43
1 Yr	3.65	3.65	3.65	4.28
2 Yr	3.65	3.65	3.65	4.16
3 Yr	3.70	3.70	3.70	4.16
5 Yr	3.89	3.89	3.89	4.31
10 Yr	4.54	4.54	4.54	4.94
Generic Current Coupon MBS				
FNMA 15 Year Pools				5.06
FNMA 30 Year Pools				5.70
Taxable Municipal A Curve				
2 Yr	3.97	4.27	3.75	4.43
3 Yr	4.52	4.41	3.86	4.44
5 Yr	4.79	4.60	4.13	4.62
10 Yr	5.16	5.05	4.65	5.14

Market Information	Current	Dec-25	1 Yr Ago
Fed Funds	3.63	3.64	4.33
SOFR	3.51	3.71	4.29
Prime Rate	6.75	6.75	7.50
DowJones	49,364	48,367	42,792
S&P	7,354	6,896	5,964
Nasdaq	25,871	23,419	19,215
Unemployment	4.30	4.40	4.40
MI Unemployment	5.00	5.00	5.00
Gold	4,498.3	4,327.6	3,241.6
15Y FHLMC Primary Mortgage Market Survey	5.71	5.50	5.92
30Y FHLMC Primary Mortgage Market Survey	6.36	6.18	6.81

Yesterday's Economic Releases	Survey	Actual	Prior
ADP Weekly Employment Change	--	42.250k	33.000k
Pending Home Sales MoM	1.0%	1.4%	1.5%
Pending Home Sales NSA YoY	2.1%	3.3%	1.8%



Today's Economic Releases	Survey	Actual	Prior
MBA Mortgage Applications	--	-2.3%	1.7%
FOMC Meeting Minutes	--	--	--

Next Fed Meeting: June 17th, 2026